

We are happy to provide you our publication for nonprofit risk managers, as part of our service to you. If you need to change the email address to which this is sent, please [contact us](#). Be sure to include your name, organization and address. You also are welcome to call us at 800.222.8920 for assistance. For risk management guidance between the quarterly issues of *VIS Connections*, we invite you to follow our blog at www.volunteerinsure.org.

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A lesson in ageism, from the Hirshhorn Museum

We hear and read a lot about the need to recruit younger volunteers, to replace older ones who are ready to conclude their many years of volunteer service. That is fine, as far it goes, but the Hirshhorn Museum in Washington, D. C. learned a humbling and embarrassing lesson recently when it tried to replace volunteer docents who were *not* ready to conclude their years of service. As reported in [The Washington Post](#), the museum staff decided to replace its docents with college interns in order to adapt to “visitor preferences.” The docents, many of whom had decades of service – and knowledge of the museum far beyond that of any intern – were not consulted about the change, and many were offended.

No matter what the intent, the appearance was that the move was ageist; the Hirshhorn abandoning its older volunteers in favor of volunteers it perceived to be more attractive, and

better able to relate to a younger cohort of museum visitors. The backlash was so strong that the Hirshhorn quickly retracted the planned change, and found itself beseeching the veteran docents to continue their service.

But what if age is affecting a volunteer's ability to carry out assignments?

That's an entirely different matter, and is a risk management issue. Sometimes you can promote the volunteer to a new role he or she can love, and will help the organization.

If the volunteer has devoted years of service to the organization, who better to accompany your development person to visit a potential major donor? The volunteer might have diminished skills in whatever he or she has done for years, but will have passion for your mission, still can express that passion well, and might appreciate being part of such an important effort. Perhaps all that's needed is a ride, for that visit.

A volunteer who no longer can transport clients safely might be a great help in planning the fundraiser gala, the volunteer recognition event, or the joint venture with another nonprofit.

Veteran volunteers also can be the best trainers for new volunteers. You can say, "You know, we want to create opportunities for all the new volunteers coming into the organization. You know the operation so well. Who do you think would be good for (a particular program, or volunteer responsibility)? Would you be willing to train her?" (Make sure you are at the training session yourself, for support.)

These are a few options that are respectful of the long-time volunteer, and provide that volunteer the opportunity for continuing service.

Renewing your volunteer insurance coverage for 2015

Soon you will receive an invoice for renewal of your volunteer insurance for the July 1, 2015 to July 1, 2016 policy period. For your renewal, please keep a few things in mind:

1. We must have full payment no later than the July 1 expiration date. Coverage cannot be backdated.
2. Please be sure to provide your current email address, in the space provided on the copy of the invoice you are returning with your payment. (We promise not to send you a lot of emails, and we never would share your email address with anyone.)
3. Please note your client code (same as invoice number) somewhere on your check, so payment can be applied to your account.

4. We offer a PayPal payment option, if that would be more convenient for you than issuing a check.
5. If your organization does not already purchase all three types of coverage we offer – accident medical reimbursement, volunteer liability and excess automobile liability – the renewal is a good time to add needed coverages. Just email us your client code (same as invoice number), the type of coverage to add, and the number of volunteers. We will issue a new invoice. Our email address is volunteers@cimaworld.com. Or you can just call Vicki Brooks or Joan Wankmiller at 800.222.8920. (NOTE: Any time you need to contact us for any reason, please provide your client code. Many organizations have similar names, and having your client code helps us be sure we have the right account.)

It's our privilege to have you participating in our Volunteers Insurance Service program.

Safety training for volunteer drivers – slots are open in pilot program

If you have volunteers whose assignments include driving clients, and you do not already have a good driver safety training program, the National Volunteer Transportation Center (www.nationalvolunteertransportationcenter.org) soon will have a great new resource for you – an online, self-paced training program that takes drivers 45 minutes to an hour to complete, and covers topics such as these:

- Communication with passengers
- Safety of the vehicle
- Defensive driving
- Avoiding distractions
- Liability and insurance

There are six groups of questions, with multiple choice answers, over the course of the program. Drivers must answer those questions before moving to the next information topic. Once finished, the driver and his or her organization will receive a certificate of completion – a way for the organization to let its clients and supporters know that its drivers are trained to transport clients safely.

The Center is about to begin a pilot phase of the program, and is offering a limited number of slots for training. There is no cost for this pilot-phase testing. Once the program is refined and ready, there will be a nominal charge for organizations to register their volunteer drivers for training. If you would like to participate in the pilot phase, please contact VIS Executive Director [William Henry](mailto:William.Henry@vis.org) by email or at 800.222.8920.

VIS is a founding member of the National Volunteer Transportation Center, and helped develop the driver safety training program.

Dr. Helen Kerschner, the Center's director, recently wrote this [article](#) on the Grantmakers In Aging Website, describing the current landscape of volunteer-based transportation programs, exemplary programs, sources of funding, and useful resources for program support.

Assess your volunteer-based transportation program

The Center has produced a worksheet that quickly helps you assess the strengths and weaknesses of your program. It is available at http://web1.ctaa.org/webmodules/webarticles/articlefiles/NVTC_Program_Review.pdf.

Discounts for VIS members – save on products and services you need

We know that budgets always are tight. We appreciate the fact that you consider our Volunteers Insurance Service program valuable enough to deserve a place in that budget. But have you considered that you can offset part or all of that cost by taking advantage of the discounts available just for VIS members? We offer our members discounts from several top providers of products and services that might be useful, or even essential, to your operations. They include background check services; publications on nonprofit management; programs for scheduling and tracking volunteer activity; consulting; executive coaching; interim staffing; and training on a variety of nonprofit management topics, fundraising, social media and more. We always are looking for opportunities to add more of these products and services.

To see what is available to you as a benefit of participation in VIS, please go to <http://www.cimaworld.com/nonprofits/vis-member-discounts/>. Instructions for identifying yourself as a VIS member are provided. If you have any questions or need help with taking advantage of the discounts, please contact VIS Executive Director [William Henry](#) by email or at 800.222.8920.

Do your volunteers know what expenses are deductible?

Volunteers are allowed to deduct many of the expenses they incur in their volunteer activity, if they are not reimbursed for those expenses, and if they itemize deductions on their tax return. To guide your volunteers in this area, and minimize the risk that they might take deductions that aren't allowable, consider referring them to [IRS Publication 526](#). The section on "Out of pocket expenses in giving services" is just before the section on "Expenses of whaling captains."

Volunteers who receive reimbursement or stipends

We often are asked whether volunteers who are reimbursed for their expenses, or who receive stipends, are eligible for our Volunteers Insurance Service (VIS) program. In almost all cases, the answer is yes. For example, nonprofit organizations that operate transportation assistance programs using volunteer drivers often reimburse for mileage, or allow clients to reimburse drivers directly. Also, Americorps programs pay their participants stipends that are intended to cover basic living expenses. All those volunteers are eligible for coverage in our program. If you have questions about eligibility of a particular volunteer activity, please contact [Vicki Brooks](#) or [Joan Wankmiller](#) at 800.222.8920.

There is no minimum or maximum age requirement for volunteers in our program. Except for fire and rescue volunteers, emergency medical technicians, police officers, and players and coaches on sports teams, virtually all volunteers are eligible.

Resource

“Getting volunteers started the right way” is a volunteer-orientation guide VIS has prepared for organizations that participate in our program. The information on tax-deductible expenses is one of the items we suggest you include in your orientation materials. For a free copy of the two-page guide, please email or call VIS Executive Director [William Henry](#), 800.222.8920.

Bruce Jenner’s other reality show...an insurance lesson

To give Bruce Jenner his due, he has made thousands of good decisions in his life that helped him prepare to win a gold medal at the 1976 Olympics, and later succeed as a television star, business executive and race car driver. But the wrong choice in a matter that most of us must decide every year has placed him at risk of financial ruin. He chose dangerously low limits of liability on his personal automobile insurance policy.

As reported by [Insurance Business America](#), Jenner carried limits of only \$250,000 in bodily injury liability when he was involved in a four-car accident February 7 on the Pacific Coast Highway near Malibu, CA. Jenner’s vehicle struck another from the rear, causing that vehicle to veer into oncoming traffic, where it was hit and the driver killed. If the family of the deceased, or others involved in the crash, successfully sue Jenner for causing the accident, \$250,000 is unlikely to be adequate for a judgment or settlement.

Aside from Bruce Jenner's personal troubles, millions of drivers – perhaps including you, your family members and your volunteers – carry liability limits that meet state-mandated minimum limits, but are unrealistically low should the driver be at fault in a serious accident.

We encourage you to review your own limits, and consider the fact that the additional premium required for higher limits does not add much to your insurance costs, considering the additional protection afforded. The “uninsured/underinsured motorist” limits should be the same as your own, in case you are in an accident caused by a driver who is not adequately insured. Also consider a personal umbrella policy, if you do not have one. The policy provides additional liability limits above those of your personal auto policy -- and your homeowner policy if you have one. It is one of the best insurance bargains there is, for the protection it provides against a serious financial loss.

Protect your volunteers from a serious financial loss of their own

If you do not already purchase the excess automobile liability coverage offered by Volunteers Insurance Service, consider adding that coverage for your volunteers who drive as part of their assignments. The policy provides up to \$500,000, in addition to the limits on the volunteer's own auto policy, in the event your volunteer is held liable for an accident while driving on your behalf. It is a great benefit, and a great volunteer recruitment tool. [Click here](#) for details, or email [Vicki Brooks](#) or [Joan Wankmiller](#) or call them at 800.222.8920.

Trusting, testing, training

There was a recent discussion, in LinkedIn's Volunteer Management Best Practices group, about whether or not volunteers should be allowed access to credit card information; for example, to receive donations and handle ticket sales at fundraiser events.

Many group members commented that they trust volunteers to handle money as long as the volunteers have passed background checks and received specific training in the money-handling aspects of their assignments. Several noted that having veteran volunteers train newer ones is an efficient way to accomplish the training. Others added that having “lessons learned” sessions following the events where credit cards are used can enhance training for the next such event, and the next group of volunteers who will have access to financial information.

Volunteers are not necessarily any less (or more) trustworthy than are paid employees. From a risk management standpoint, the volunteer manager's job is to evaluate the requirements of any tasks for which volunteers might be qualified, then overlay the necessary background screening or training that should be required for that task...just as would be done for paid employees.

How do you decide who should be screened, and for what? It's important to remember that screens should be related to the volunteer's or employee's actual responsibilities, or those for which he or she is being considered. The Federal Trade Commission has rules about that, so you cannot simply apply a standard screening policy to all volunteers. We have a two-page document, "Background screening – How to decide who, what and when," available on request from VIS Executive Director [William Henry](#).

Background screens are not a panacea, however. You might have a volunteer or employee with no criminal history and an outstanding credit history, but who might cause a breach of sensitive information, either intentionally or by accident. A recent Ponemon Institute survey of 735 information technology professionals revealed that 45 percent had experienced a data breach at their organizations within the past two years. Asked about the root cause of the breach, 30 percent of respondents attributed it to inadvertent mistakes by organization insiders, and 15 percent to intentional acts by insiders. That is why you have to have proper training, procedures and accountability for all positions, paid or unpaid.

Insurance also can be an element of managing this risk. VIS offers an [employee/volunteer dishonesty policy](#). The minimum premium of \$203 covers up to 10 employees and/or volunteers.

Resources:

Identity Theft 911 – www.idt911.com – Consultative services on protection of confidential information.

Verified Volunteers – The only background check platform tailored to the specific needs of the service sector and the first online community to mobilize repeat, vetted volunteers. Verified Volunteers is endorsed by Points of Light, the world's largest organization dedicated to volunteer service. Contact: Thomas E. Klein, tom@verifiedvolunteers.com, 646.485.3747, www.verifiedvolunteers.com (NOTE: CIMA Volunteers Insurance Customers are entitled to a 20% discount. Provide your CIMA customer code.)

<http://nonprofitimperative.blogspot.com> – Gary Snyder's excellent blog uncovers examples of fraud and other dishonest practices that can provide valuable lessons in managing this risk.

Winter 2014 issue of [VIS Connections](#) – Lead article, "Fraud – Sometimes it is right in front of our faces!"

VIS® Commitment

Volunteers Insurance Service is committed to providing its members a complete resource for the nonprofit organization's risk management needs. Our services include:

- Publishing **VIS® Connections** as one of our information resources for members;
- Maintaining for members' use a library of information relating to management of risks in the nonprofit organization;
- Researching available and appropriate insurance relating to volunteer activities;
- Designing and administering insurance programs, and compiling underwriting information;
- Providing consultation on risk management issues at no additional charge to our members, via a toll-free line (800.222.8920 or 800.468.4200);
- Assisting members, on request, with matters relating to insurance.

Insurance and administrative services are provided to VIS® and its members by The CIMA Companies, Inc. and/or one of its affiliated companies.

VIS®'s Articles of Incorporation, Financial Information, and a list of the members of VIS®'s Board of Directors are available to VIS® Members upon request.

CIMA licensing information

The following licensing information is being provided in order to comply with state governmental regulations:

Volunteers Insurance Service Association, Inc. is a risk purchasing group formed and operating pursuant to the Liability Risk Retention Act of 1986 (15 USC 3901 et seq.)

Notice to Texas clients: The insurer for the purchasing group may not be subject to all the insurance laws and regulations of your state. The insurance insolvency guaranty fund may not be available to the purchasing group.

Notice to California clients: License #0B01377 and #0A06046, CIMA Companies Insurance Services

Notice to Minnesota clients: License #009285 and #07544084, The CIMA Companies, Inc.

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